

Fill in this information to identify the case:

Debtor 1	Frank Karr		
Debtor 2 (Spouse, if filing)			
United States Bankruptcy Court for the:	Western	District of	PA
Case number	17-20209/JAD		

Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of creditor:	J.P. MORGAN MORTGAGE ACQUISITION CORP.	Court claim no. (if known):	3
Last 4 digits of any number you use to identify the debtor's account:	7 6 4 8		
Property address:	BOX 19 EVANSTOWN ROA		
	Number	Street	
	DARRAGH, PA 15625		
	City	State	ZIP Code

Part 2: Prepetition Default Payments

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ _____

Part 3: Postpetition Mortgage Payment

Check one:

- ☐ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: MM/DD/YYYY

- ☒ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- | | |
|--|----------------|
| a. Total postpetition ongoing payments due: | (a) \$ 1031.37 |
| b. Total fees, charges, expenses, escrow, and costs outstanding: | + (b) \$ 0.00 |
| c. Total. Add lines a and b. | (c) \$ 1031.37 |

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

1 1 2022
MM/DD/YYYY

Debtor 1 FRANK KARR Case number (if known) 17-20209/JAD
First Name Middle Name Last Name

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box::

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

☒ /s/ EMMANUEL J. ARGENTIERI
Signature

Date 2 / 22 / 2022

Print EMMANUEL J. ARGENTIERI
First Name Middle Name Last Name

Title ATTY-AT-LAW

Company ROMANO GARUBO & ARGENTIERI

If different from the notice address listed on the proof of claim to which this response applies:

Address
Number Street
City State ZIP Code

Contact phone () -

Email BK@RGALEGAL.COM

CASE #		SHEET	
STATEMENT:		DATE FILED:	3/29/2017
CASE #		FILED AT:	ST-DOJ
FIRST PAST DUE DATE:		FILED BY:	ST-DOJ
MOD CODE:		DOJ CODE:	Corp and unprov
MOD EFFECTIVE DATE:		N/A	

**UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In Re:	:	
	:	
FRANK A. KARR	:	
xxx-xx-5577	:	:CHAPTER 13
Debtor.	:	:CASE NO. 17-20209/JAD
	:	
	:	

CERTIFICATION OF SERVICE

I hereby certify that service upon all interested parties, indicated below, was made by sending copies of J.P. Morgan Mortgage Acquisition Corp's disagree response to the Trustee's notice of final cure payment as follows:

Date Served: 2/23/22

Ronda J. Winnecour
Suite 3250, USX Tower
600 Grant Street
Pittsburgh, PA 15219
Chapter 13 Trustee - Via ECF Filing

Frank A. Karr & Sandra R. Karr
707 Baughman Avenue
Jeannette, PA 15644
DEBTOR - Via First Class Mail

Office of the United States Trustee
Liberty Center.
1001 Liberty Avenue, Suite 970
Pittsburgh, PA 15222
US TRUSTEE - Via ECF Filing

Maureen Kroll
8981 Norwin Avenue, Suite 203
North Huntingdon, PA 15642
ATTORNEY FOR DEBTOR - Via ECF Filing

I hereby certify under penalty of perjury that the foregoing is true and correct.

Dated: 2/23/22

/S/EMMANUEL J. ARGENTIERI
EMMANUEL J. ARGENTIERI

ROMANO GARUBO & ARGENTIERI
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